SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Auto-Owners	Insurance	Company	/
-------------	-----------	---------	---

Change in rate level produced by rate revisions effective December 9, 2009.

	(1)	(2)	(3)
<u>Coverage</u>		Annual Premium Volume (Illinois) ¹	Percentage <u>Change²</u>
12.	Homeowners	\$22,895,201 (est.)	+7.8% (est.)

This filing applies to Homeowners policies in all territories in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

We are introducing an option for 10% of Coverage A limit for Ordinance or Law Coverage in the Auto-Owners Standard program, a Personal Property Replacement Cost Exclusion Discount, a Fortified Home Discount, and a Roof Replacement Cost Surcharge. We are modifying Farm Personal Property, Farm Outbuilding, Other Structures, Loss Assessment Coverage, Water Back-Up Increased Limits, Incidental Farm Liability, Earthquake Rates, Earthquake Algorithm, Paid Loss Surcharge, Incidental Business Rates, Location Minimums, Coverage E Increased Limits Rates, Territory Relativities and Definitions, Eligibility, Deductible Relativities, Transition Adjustment, Plus Endorsements, Rebasing Amount of Insurance for Form 6, and Base Rates.

Dan Keefe, Assistant Manager - Personal Property Actuarial

¹Adjusted to reflect all prior rate changes.

²Change in premium level which will result from application of new rates.

2. Au 3. Li. 4. Bu 5. Gl 6. Fid 7. Su 8. Bo 9. Fid 10. Ex 11. In 12. Ho 13. Co 14. Cr 15. W 16. Ot	ctended Coverage land Marine omeowners ommercial Multi-Peril	Volume (Illinois)* \$5,346,625	(+ or -)**
2. Au 3. Li 4. Bu 5. Gl 6. Fig 7. Su 8. Bo 9. Fig 10. Ex 11. Ini 12. Ho 13. Co 14. Cr 15. W 16. Ot	Private Passenger Commercial atomobile Physical Damage Private Passenger Commercial ability Other Than Auto arglary and Theft lass delity arety biler and Machinery are attended Coverage land Marine bomeowners commercial Multi-Peril	\$5,346,625	0.0%
2. Au 3. Li 4. Bu 5. Gl 6. Fig 7. Su 8. Bo 9. Fig 10. Ex 11. Ini 12. Ho 13. Co 14. Cr 15. W 16. Ot	Private Passenger Commercial atomobile Physical Damage Private Passenger Commercial ability Other Than Auto arglary and Theft lass delity arety biler and Machinery are attended Coverage land Marine bomeowners commercial Multi-Peril	\$5,346,625	0.0%
3. Li. 4. Bu 5. Gl 6. Fid 7. Su 8. Bu 9. Fid 10. Ex 11. Inf 12. Hu 13. Cu 14. Cr 15. W 16. Ot	Commercial atomobile Physical Damage Private Passenger Commercial ability Other Than Auto arglary and Theft lass delity arety biler and Machinery re attended Coverage land Marine bomeowners commercial Multi-Peril	\$5,346,625	0.0%
3. Li. 4. Bu 5. Gl 6. Fid 7. Su 8. Bu 9. Fid 10. Ex 11. Inf 12. Hu 13. Cu 14. Cr 15. W 16. Ot	Private Passenger Commercial ability Other Than Auto arglary and Theft lass delity biler and Machinery re attended Coverage land Marine bomeowners bommercial Multi-Peril	\$5,346,625	0.0%
3. Li. 4. Bu 5. Gl 6. Fid 7. Su 8. Bu 9. Fid 10. Ex 11. Inf 12. Hu 13. Cu 14. Cr 15. W 16. Ot	Private Passenger Commercial ability Other Than Auto arglary and Theft lass delity arety biler and Machinery re attended Coverage land Marine bomeowners bommercial Multi-Peril	\$5,346,625	0.0%
H. Bu H. GI H. GI H. Su H. Su H. GI	Commercial ability Other Than Auto arglary and Theft lass delity arety biler and Machinery are attended Coverage land Marine bomeowners bommercial Multi-Peril	\$5,346,625	0.0%
H. Bu H. GI H. GI H. Su H. Su H. GI	ability Other Than Auto orglary and Theft lass delity orety orler and Machinery ore stended Coverage land Marine omeowners ommercial Multi-Peril	\$5,346,625	0.0%
H. Bu H. GI H. GI H. Su H. Su H. GI	arglary and Theft lass delity arety biler and Machinery re ktended Coverage land Marine bomeowners bommercial Multi-Peril	\$5,346,625	0.0%
5. GI 6. Fid 7. Su 8. Bo 9. Fid 10. Ext 11. Ini 12. Ho 13. Co 14. Cr 15. W 16. Ot	dass delity arety biler and Machinery re stended Coverage land Marine bomeowners bommercial Multi-Peril	\$5,346,625	0.0%
5. Fid. Su Bo Bo Bo Fin O. Ex. 11. In 1. 2. Ho 3. Co L. 4. Cr L. 5. W illing on	delity arety biler and Machinery re stended Coverage land Marine bomeowners bommercial Multi-Peril	\$5,346,625	0.0%
7. Su 3. Bo 9. Fit 10. Exx 11. In 12. Ho 13. Co 14. Cr 15. W 16. Ot	orety Diler and Machinery Tre Extended Coverage Stand Marine Domeowners Dommercial Multi-Peril	\$5,346,625	0.0%
3. Bo 3. Fin 4. Ini 4. Cr 5. W 6. Ot	oiler and Machinery re ktended Coverage land Marine omeowners ommercial Multi-Peril	\$5,346,625	0.0%
9. Fin 10. Ex. 11. In 12. Ho 13. Co 14. Cr 15. W 16. Othilling on	re ktended Coverage land Marine omeowners ommercial Multi-Peril	\$5,346,625	0.0%
0. Ex 1. Ini 2. Ho 3. Cc 4. Cr 5. W 6. Ot	ctended Coverage land Marine omeowners ommercial Multi-Peril	\$5,346,625	0.0%
1. Ind 2. Ho 3. Co 4. Cr 5. W 6. Ot	land Marine omeowners ommercial Multi-Peril	\$5,346,625	0.0%
12. Ho13. Co14. Cr15. W16. Ot16. on	omeowners ommercial Multi-Peril	\$5,346,625	0.0%
3. Co 4. Cr 5. W 6. Ot	ommercial Multi-Peril		
4. Cr 5. W 6. Ot			
5. W 6. Ot	op Hail		
6. Ot	orker's Compensation		
-	ther		
-	Line of Insurance		
	ly apply to certain territory (territories)	or certain classes? If so, specify:	:
nis filin	ion of filing. (If filing follows rates of g we are revising the rates and rules for 45 and 47.		
sted to r	reflect all prior rate changes.		
	Company's premium level which		
	from application of new rates.		
	- -	COUNTRY Casualty Insuran	nce Company
		Name of Company	
		Rechard a Some	4

Chief Property/Casualty Actuary

Official and Title

	Coverage Automobile Liability Private Passenger Commercial	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
	Automobile Liability Private Passenger	Volume (Illinois)*	(+ or -)**
	Private Passenger		
	Private Passenger		
2. A	Commercial		
2. A			
	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3. I	Liability Other Than Auto		
	Burglary and Theft		
	Glass		
6. F	idelity		
	Surety		
	Boiler and Machinery		
	Pire		
	Extended Coverage		
	nland Marine	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
	Iomeowners	\$203,633,187	0.0%
	Commercial Multi-Peril		
	Crop Hail		
	Worker's Compensation		**************************************
	Other		
10.	Line of Insurance		
1 Territorionical Territorioni	only apply to certain territory (territories es es etion of filing. (If filing follows rates of ng we are revising the rates and rules for the territory (territories es e	an advisory organization, specify	organization):

Chief Property/Casualty Actuary

Official and Title

Form (RF-3)

Change	e in Company's premium or rate leve	I produced by rate revision effectiv	e <u>05/30/2010</u>
	(1)	(2) Annual Premium	(3) Percent
	<u>Coverage</u>	Volume (Illinois)*	<u>Change (+or -)**</u>
1.	Automobile Liability		
	Private Passenger		
_	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
2	Commercial		
3.	Liability Other Than Auto	-	
4.	Burglary and Theft		
5.	Glass		
6. 7.	Fidelity Surety		
7. 8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage	·	
11.	Inland Marine		
12.	Homeowners	\$614,554	0.0%
13.	Commercial Multi-Peril	- 4014,004	
14.	Crop Hail		
15.	Other		
15.	Line of Insurance		
Base	filing only apply to certain territory (rate change applies to all territories a of Enterprise Tenure.	territories) or certain classes? If so and all classes. Tier assignment cha	, specify: ange applies to insureds with 25+and 10+
Adjus	description of filing. (If filing follow sted base rates for Owners and Unit-C ers forms to offset the effects of the cl	owners forms and adjusted rate for	, specify organization): Increased Dwellig coverage for Unit-
** C	djusted to reflect all prior rate chang hange in Company's premium level vesult from application of new rates.	es. vhich will	
			Garrison Property And Casualty Insurance Company Name of Company
			Michael Foley Insurance Compliance
			Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

Change in Company's	premium or ra	ite level prod	luced by rate	revision
effective 04/16/2010	-		•	

-	(1)	(2) Annual Premium	(3) Percent			
	Coverage	Volume (Illinois) *	Change (+or-) **			
1.	Automobile Liability Private Passenger					
_	Commercial		<u> </u>			
2	Automobile Physical Damag Private Passenger		•			
_	Commercial					
3.	Liability Other Than Auto					
4.	Burglary and Theft					
5.	Glass					
6.	Fidelity					
7.	Surety					
8.	Boiler and Machinery					
9.	Fire					
10.	Extended Coverage					
11.	Inland Marine					
12.	Homeowners	3,838,511	+5.1%			
13.	Commercial Multi-Peril					
14.	Crop Hail					
15.	Other	ere				
	Life of Insurance	· · · · · · · · · · · · · · · · · · ·	and the second s			
Does filing only apply to certain territory (territories) or certain Classes? If so,						
	specify: All territ	ories				
	Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): This is a rate filing with changes to territory definition					
	and factors. With this rate change					
	deductible factors that vary by the					
	*Adjusted to reflect all prior ra **Change in Company's prem	te changes.				
	rates.					
			alty Insurance Company			
			me of Company			
		Scott Laundrie Price				
			Official – Title			

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Owners Insurance Company

Change in rate level produced by rate revisions effective December 9, 2009.

(1)	(2) Annual Premium	(3) Percentage
Coverage	Volume (Illinois) ¹	<u>Change²</u>
12. Homeowners	\$12,329,850 (est.)	+9.0% (est.)

This filing applies to Homeowners policies in all territories in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

We are introducing an option for 10% of Coverage A limit for Ordinance or Law Coverage in the Auto-Owners Standard program, a Personal Property Replacement Cost Exclusion Discount, a Fortified Home Discount, and a Roof Replacement Cost Surcharge. We are modifying Farm Personal Property, Farm Outbuilding, Other Structures, Loss Assessment Coverage, Water Back-Up Increased Limits, Incidental Farm Liability, Earthquake Rates, Earthquake Algorithm, Paid Loss Surcharge, Home/Auto Multi-Policy Discount, Mature Discount, Incidental Business Rates, Location Minimums, Coverage E Increased Limits Rates, Territory Relativities and Definitions, Eligibility, Deductible Relativities, Rebase Amount of Insurance for Form 6, Transition Adjustment, Plus Endorsements, and Base Rates.

Dan Keefe, Assistant Manager – Personal Property Actuarial

¹Adjusted to reflect all prior rate changes.

²Change in premium level which will result from application of new rates.

Change in Company's premium or rate level produced by rate
Revision effective 02/01/2010 New Business and 03/01/2010 Renewals

	(1)	(2) Annual Premium	(3) Percent
	Coverage	Volume (Illinois) *	<u>Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
0.	Extended Coverage		
1.	Inland Marine		
2.	Homeowners	\$1,854,753	+7.2%
3.	Commercial Multi-Peril		
4.	Crop Hail		
5.	Other Businessowners		
	Line of Insurance		
nes	filing only apply to certain territory (te	erritories) or certain classe	s? If so, specify:
,	No.		
	description of filing. (If filing follows	rates of an advisory organ	ization, specify
gar	nization):		
	Revised rules and rates for Homeowners Pr factors and revised Coverage A relativities for		
	TACTORS AND REVISED CALVERAGE A TERMININGS ID	a acieul AC y anu acieul MLA.	

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Rockford Mutual Insurance Company
Name of Company
James D. Robbins,
Manager of commercial Research and
Development
Official - Title

	Change in Company's premium	or rate level produced by	rate revision effective	February 6, 2010
		(2) Annual Premium Volume (Illinois)	(3) Percent Change (+ or -)	
•	Automobile Liability Private Passenger Commercial			
	Automobile Physical Damage Private Passenger Commercial			
_	Liability Other Than Auto Burglary and Theft Glass			
	Fidelity Surety Boiler and Machinery Fire	4		
0. 1. 2. 3.	Extended Coverage Inland Marine Homeowners Commercial Multi-Peril	11,175,315	+15.8%	
4. 5.	Crop Hail Other Line of Insurance			
юе	s filing only apply to certain territor	y (territories) or certain cla	sses? If so, specify:	No
Brie		ws rates of an advisory org	ganization, specify organiza	
	<u> </u>			
				nce Company, LTD.
			Name o	of Company
				Actuarial Assistant

Form (RF-3)

Chang	ge in Company's premium or rate leve	produced by rate revision effective	05/30/2010
	(1)	(2) Annual Premium	(3) Percent
	Coverage	Volume (Illinois)*	<u>Change (+or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage Private Passenger		
•	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7. 8.	Surety Pailor and Machinery		<u> </u>
o. 9.	Boiler and Machinery Fire		
9. 10.	Extended Coverage		
10.	Inland Marine		
12.	Homeowners	\$23,065,499	0.0%
13.	Commercial Multi-Peril	Ψ20,000,400	0.070
14.	Crop Hail		
15.	Other		
15.	Line of Insurance		
Does	filing only apply to certain territory (t	erritories) or certain classes? If so,	specify:
Base	rate change applies to all territories ar	d all classes. Tier assignment chan	ge applies to insureds with 25+and 10+
years	of Enterprise Tenure		115 12 12 12
Brief	description of filing. (If filing follow	s rates of an advisory organization,	specify organization):
	sted base rates for Owners and Unit-O		ncreased Dwelling coverage for Unit-
Owne	ers forms to offset the effects of the ch	ange in tier assignment.	
	1	_	
	djusted to reflect all prior rate change thange in Company's premium level w		
	nange in Company's premium level we sult from application of new rates.	men win	
10	csuit from application of new fates.		
			and the second s
			United Services Automobile
			Association
			Name of Company
			Michael Foley – AVP Insurance
			Compliance
			Official - Title

Chang	ge in Company's premium or rate leve	el produced by rate revision effecti	ve <u>05/30/2010</u>
	(1)	(2) Annual Premium	(3) Percent
	Coverage	Volume (Illinois)*	Change (+or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	#10 440 007	0.00/
12.	Homeowners	\$16,449,887	0.0%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Line of Insurance		
Base	filing only apply to certain territory (rate change applies to all territories a of Enterprise Tenure		o, specify: ange applies to insureds with 25+and 10+
Adjus	description of filing. (If filing follow ted base rates for Owners and Unit-C rs forms to offset the effects of the cl	Owners forms and adjusted rates fo	n, specify organization): r Increased Dwelling coverage for Unit-
	djusted to reflect all prior rate chang		ر موروع و المحاول المح المحاول المحاول المحاو
	hange in Company's premium level v	which will	
re	sult from application of new rates.		· · · · · · · · · · · · · · · · · · ·
			USAA Casualty Insurance Company
			Name of Company
			Michael Foley – AVP Insurance Compliance
			Official - Title

Form (RF-3)

	on Company's premium of face level	produced by rate revision effective	05/30/2010
	(1)	(2) Annual Premium	(3) Percent
	Coverage	Volume (Illinois)*	Change (+or -)**
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$242,353	0.0%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		
Base years Brief Adjus	filing only apply to certain territory (trate change applies to all territories a of Enterprise Tenure. description of filing. (If filing follow ted base rates for Owners and Unit-C	s rates of an advisory organization, spowners forms and adjusted rate for Inci	e applies to insureds with 25+and 10+ ecify organization): reased Dswelling coverage for Unit-
Base years Brief Adjus Owne	filing only apply to certain territory (trate change applies to all territories a of Enterprise Tenure. description of filing. (If filing follow ted base rates for Owners and Unit-Cors forms to offset the effects of the change of the chang	rs rates of an advisory organization, spowners forms and adjusted rate for Increasing in tier assignment.	ecify: e applies to insureds with 25+and 10+ ecify organization): reased Dswelling coverage for Unit-
Base years Brief Adjust Owne * A	filing only apply to certain territory (trate change applies to all territories a of Enterprise Tenure. description of filing. (If filing follow ted base rates for Owners and Unit-C	rs rates of an advisory organization, spowners forms and adjusted rate for Increange in tier assignment.	ecify: e applies to insureds with 25+and 10+ ecify organization): reased Dswelling coverage for Unit-
Base years Brief Adjust Owne * A	filing only apply to certain territory (trate change applies to all territories a of Enterprise Tenure. description of filing. (If filing follow ted base rates for Owners and Unit-Crist forms to offset the effects of the change thange in Company's premium level v	nd all classes. Tier assignment changes is rates of an advisory organization, spowners forms and adjusted rate for Increasing in tier assignment.	ecify: e applies to insureds with 25+and 10+ ecify organization): reased Dswelling coverage for Unit-